

EXHIBIT K

FILED UNDER SEAL

AML Call Flow

Hello! May I please speak with (Customer's First and Last Name) ?

Hello! My name is _____, and I am calling with Ameriloan on a recorded line regarding your online application. How are you doing today?

Do you have a few minutes to verify your information with me?

Thank you! Is the number I have reached you at the best number to contact you and leave a detailed message if necessary?

Could you please verify your email address? *(Must have a valid email address in order to fund)*

I see you are employed with _____. May I have your job title there?

Could you please verify your estimated monthly income after taxes? *(Must be at least \$800. **INTERNAL INFORMATION ONLY**)*

I show you are being paid (Pay Frequency) . Is that correct?

We have you banking with (Bank Name) . Is that correct?

Do you receive paper checks or direct deposit? *(If not D.D., P.S./B.S. required)*

Does that go into a checking or a savings account? *(100% into savings??--BS showing regular deposits into their checking)(If they split their pay into checking and savings- must deposit \$50+ their service charge into checking in order to fund)*

Thank you! Could you please verify your routing and account number to ensure what we have on file is correct?

***Check for references – Always ask for 2, can be a friend or family member as long as they have a phone number other than the customer's)*

Thank you for your patience! At this time I would like to go over your 3 payment options.

*** (Refer to terms sheet)*

Do you have any questions over what I have just explained to you?

****Is there anything else we need in order to fund the customer?*

Great! I will submit your application to our Underwriters. Pending final approval, we will send the funds out at 12:01 midnight this evening. It will then be up to your bank to post the funds to your account. If we need any additional documentation you will receive an email later today.

If you do have any questions in the future please contact customer service at 1-800-362-9090 or visit our website which is www.ameriloan.com.

Is there anything else I can help you with? Thank you for choosing Ameriloan and have a great day!

Customer Service Cheat Sheet

Customer did not receive the funds:

- Verify that the banking information we have on file is correct
- If bank information is **CORRECT**, customer needs to speak to their bank
- If bank information is **INCORRECT**, customer needs to fax/email VC **or** BL to update

Options available to the customer on our Website:

- Reactivate
- Late Pay Out
- Pay Down
- Pay in Full

When can I tell a customer *WHY* they are in DNL?

- Military
- Stopped Payment/Revoked Authorization (we can fund if they send new bank info)
- Lives in a Supressed State

(Any other reason will require them to mail in a request as to why)

What if the customer wants to know why they're denied?

- Give the customer the mailing address and they will receive a letter as to why they were denied.

FUND VS NON FUND

Non-Fund States for Ameriloan

Arizona
Kansas
West Virginia
Oklahoma
Ohio
Virginia
Georgia

FUND

Annuity ----- Need BS showing two direct deposits
Benefits (SSI, SSD, Retirement)----- FUND if for the customer ONLY
Long term disability ----- Bank statement showing two direct deposits
Self Employed ----- BS showing \$1,000 (internal information)
Survivors benefits ----- AL and BS
Temp agency ----- PS and BS if unable to VOE
Trust Fund ----- BS showing two direct deposits

DO NOT FUND

Adoption
Alimony
Cash aid/ Welfare
Child support
GI bill
Short term disability
Workers comp
Unemployment

DO NOT FUND BANK INFO

16 digit account numbers
If the account ABA is red
Savings accounts (New customers ONLY)

Hello, my name is _____ with _____. I am calling **on a recorded line** in regards to the loan application you recently submitted online. You have been pre-approved for a loan in the amount of \$_____. This loan has a \$_____ finance fee. Are you still interested in this loan sir/ma'am?

To continue, I need to verify the information you submitted on your application. This may take a couple of minutes. Do you have time to do that with me right now?

What are the last 4 digits of your social?

Are you currently employed at _____?

What is your job title with that company?

Can you please verify your work number?

(Were you able to verify employment? If not request a better number or a BS)

What is your date of birth?

Is this number that I've called you on your best contact number and best number to leave detailed messages?

(Check to see if they listed their 2 references, if not please ask for them- they must have different phone numbers than the customer)

Could you please verify your email address?

Are you currently paid _____?

(If **changes to twice a month**, then what days are they paid on and do they receive their payroll Friday or Monday if the date falls on a holiday or weekend?)

By cash, paper check, or direct deposit?

Into a checking or savings account?

Could you please verify your routing and account number?

Thank you. We will be sending you a link that will walk you through confirming your loan application. Please read through the terms and accept. You must accept the terms of our loan for us to continue with your application.

Would you like me to go over the terms of the loan or do you understand and accept them?

If you have any questions please give us a call- do you have our contact number?

When we have your confirmation (and BS if needed), we will release the funds a minute after midnight and then it will be up to your bank to post the funds to your account in the morning. Is there anything else I can do for you today? Thank you for choosing _____, have a great day.

TERMS:

On a \$ ____ loan, the finance fee is \$ ____.

Your first due date will be _/_/_.

On your due date you have 3 payment options:

You can renew, pay down, or pay in full.

Your loan is automatically renewed unless you request to pay down or pay in full by setting it up online through our website.

Renewing the loan is paying the finance fee only.

The finance fee is recurring and does not go toward the balance of the loan.

You can renew you loan up to 4 times but on the 5th renewal, the account will go into automatic pay down.

Paying down is your second option- that's paying the finance fee plus 50 dollar increments toward your principle.

When you pay down on your loan, it will decrease your finance fee as well as your principle.

Your 3rd option is to pay the loan in full which is the \$ ____ loan plus the finance fee.

ANSWERING THE PHONE:

Thank you for calling ____, my name is ____ can I please start with your phone number?

Thank you- is that number your best contact number and best number to leave detailed messages?

Thank you, could you please verify the last 4 digits of your social?

And is your email address still _____?

I see that you are currently paid _____ by direct deposit into your _____ checking account- is that correct?

****note what number they are **calling in from** if the number is **not** on the account*

Thank you- how can I help you today?

WHEN THE CUST WANTS TO REACTIVATE:

Are you still employed with _____?

And could you please verify the last 4 digits of your bank account number?

What amount are you interested in loaning for?

Thank you. I have sent you a link that will walk you through applying for your new loan. When prompted, please make sure you read through and accept the terms of our loan- we cannot continue with the application without this confirmation. Is there anything else I can do for you today?

Thank you for choosing _____, have a great day!